



2005 Homeowners Premium Survey

FOOTNOTES & COMPANY DEVIATIONS

This section will list by individual company any deviations in policy contract coverages from the request profile used for this survey. With the exception of dollar amounts, all profiles are based on the standard Homeowners policy format.

STANDARD POLICY FORMAT

SECTION I - PROPERTY COVERAGE	HOMEOWNERS	CONDOMINIUM	TENANT
Coverage A (Coverage Limit)	\$ Amount	N/A	N/A
Coverage B (Other Structure)	10% of A	N/A	N/A
Coverage C (Personal Prop-Contents)	50% of A	\$ Amount	\$ Amount
Coverage D (Add'l Living Expense)	20% of A	40% of C	20% of C
SECTION II - LIABILITY COVERAGE	HOMEOWNERS	CONDOMINIUM	TENANT
Coverage E (Personal Liability)	\$100,000	\$100,000	\$100,000
Coverage F (Medical Pay to Others)	\$1,000	\$1,000	\$1,000

IT IS IMPORTANT WHEN OBTAINING COVERAGE TO READ THE CONTRACT CAREFULLY AND KNOW WHAT COVERAGES AND LIMITS ARE PROVIDED ON YOUR CONTRACT.

This section will provide by group and company, any deviations from the requested profiles used to calculate the Results Page. Each company has individual guidelines for acceptability, coverages and limits. Consumers trying to obtain coverage should read the contract carefully to determine what is available and provided.

AAA (Interinsurance Exchange)

The Deadbolt, Fire Resistive Roof, Local Fire/Smoke Alarm and Multi-Policy discounts are included in the reported premiums.

Loyalty and One-Story home discounts are available for HO-3 policies. Not included in the reported premiums.

Example 12 shows premiums for a \$3000 deductible as a \$2500 deductible is not offered.

Allstate Insurance Company

Other discounts available include: The Good Hands People® Discount

AMCO Insurance Company

On the Credits and Optional Coverages sheet, we have only checked the New Home credit, as this is the only credit we included in our survey premiums. Our company does however have available, all of the credits except Non-Smoker and Claim Free on Renewal.

We also have available the following additional credits: Retention, Gated Community, and Tile Roof credits, none of which were included in the survey.

In regard to the Earthquake rates, the rates we are providing are for a 15% mini policy.

American Modern

Company does not write business for Condo's or Tenant's.

Deductible credits available are \$1,000 at 5%, \$1,500 at 12%, \$2,500 at 15%, \$5,000 at 25%.

AMEX

Other credits include: "Retired and greater than age 55", "Smoke alarm", "Internet acquired policy", "Costco member" &

Base Policy Structure Deviations:

- Coverage C in Base Policy Structure is 75% not 50%.
- Coverage F in Base Policy Structure is \$2000 not \$1000.

Cap Set for Deductible Credits:

- For \$250 & \$500 deductible (Ex 1-8, 10) no max credit
- For \$1,000 deductible (Ex 9, 11), max credit allowed is \$400
- For \$2,500 deductible (Ex 12), max credit allowed is \$800

Workers' Compensation and Employers' Liability:

- Occasional Workers Class Liability Premium is to be automatically included in all policies that afford Personal Liability

Example 13:

- Did not include rates for 13-A, as our underwriting guidelines state Coverage C must be at least \$50,000 for Condo Policies

Example 14:

- Did not include rates for 14A-D, as our underwriting guidelines state Coverage C must be at least \$40,000

for Tenant Policies

Example 15-17:

- #15 - Rates shown are for Dwelling Coverage only (homes built from 1991 to present)
- #16 - Rates shown are for Personal Property Coverage only
- #17 - Rates shown are for Personal Property Coverage only

AMICA Insurance Company

Example #15: Varies by Year of Construction. Rate displayed is for dwelling constructed 1990 or later.

Example #16 and #17: Varies by type of construction, rate displayed is for Frame construction. \$100 Deductible available for Tenants and Condominium forms only.

Armed Forces Insurance Company

Armed Forces Insurance Exchange issues Earthquake coverage through the California Earthquake Authority.

Armed Forces does not write HO-4 tenant policies.

American Bankers

The following apply to American Bankers Insurance Company:

We have a credit for replacing theft coverage with burglary coverage.

The premiums in Example 14 reflect at \$100 deductible.

We do not offer a \$250 or \$500 deductible.

Company does not write
Condo.

Balboa Insurance

Meritplan New Home Credit ranges from 25% for new homes to a 5% surcharge for homes over 21 years old.

Newport New Home Credit ranges from 20% for new homes to 0% for homes 10 years or older.

Example 12 - \$1,000 deductible used. \$2,500 is not offered.

Example 13a - Minimum Coverage C for Condo Program is \$30,000.

Example 14c - \$500 deductible is not available. Premium shown is for \$250 deductible.

California Capital Insurance

For example 15, it is assumed the insured home (HO3) was built since 1973.

Additional CAL-PAK endorsement credit available (\$25) if the endorsement is removed.

Centre Insurance

Additional credits include New Purchase Discount and Renovated Homes.

Company does not write EQ for Condo or Tenant.

Century National Insurance

1. New Loan Credit: 10% brand new loan; 7% 1st renewal; 3% 2nd renewal.
2. Replacement Cost Composite: Includes Replacement Cost Dwelling and Replacement Cost on Contents. Included in Special program, 15% of base premium for Preferred program.

Company does not write Earthquake for Condo or Tenant.

Chubb/Federal

Example 14A - \$15,000 Coverage is lowest amount we offer.

Mini Earthquake Coverage used for Rates & Deductibles for Examples 15, 16, & 17

Base Policy Structure:

Coverage B - Other Structures (20% automatically provided)

Coverage D - Additional Living Expense (50% automatically provided)

Coverage F - Medical Payments (\$10,000 automatically provided)

Other Credits:

Fire Resistive

Superior Protection Credits: Security Protection for External Perimeter, Full Time Caretaker, 24 Hour Signal Continuity, Temperature Monitoring, Electrical Backup Generator, Gas Leakage Detector, Seismic Shutoff Valve, Lightning Protection, and Water Leak Detection.

Contents with ACV

Home Credit with Valuable Articles

FPE Credit

Civil Service Employees Insurance

Example 13a not rated, is below our HO-6 minimum of \$50,000

Example 14a-d not rated, are below our HO-4 minimum of \$40,000

Examples 15-17 not rated, we do not write earthquake.

Additional Credits offered: Home Warranty Endorsement, Neighborhood Watch, Persistency, Homegard Package (for loss free risks that meet minimum requirements)

Clarendon

Additional Credits/Options:

- 1) Optional (flat) deductibles available_+9% to +25% credit
- 2) 5 Year Claim Free Credit_+5%
- 3) Animal Liability/Reduced Limit Option_+2%
- 4) Book Transfer and/or Renewal Credit_ +5%

The minimum coverage available for Condominiums is \$35,000. We used this limit instead of \$25,000 to rate the risk shown in Example 13a.

The minimum coverage available for Tenant is \$20,000. We used this limit instead of \$10,000 to rate the risk shown in Example 14a.

CSAA

- 1) There is an additional employee discount of 10% that is applied to the Homeowners policy and all endorsements.
- 2) If a secondary residence is insured, the basic premium for the secondary residence is reduced by

\$5.

3) There is a persistency credit that ranges from 0 - 10%.

* In order to qualify for the smoke and burglar alarm discount, the following must apply:

- a) (smoke or fire alarm) AND local burglar alarm: 5%
- b) (smoke or fire alarm) AND central station/police station burglar alarm: 10%

** The multi-policy discount is applied to the Auto policy.

Example 12: A \$2,500 deductible is not offered. The highest available deductible is \$1,000. This would make example 12 the same as example 11. Therefore example 12 has been intentionally left blank.

Example 14A: The contents replacement value is \$10,000. The minimum replacement value offered by CSAA is \$15,000. Therefore, example 14A is calculated at \$15,000.

Electric

No deviation or footnotes.

Encompass

The Encompass Insurance Company (EIC) does not offer deductibles less than \$500 for new policies. All the rating examples with deductibles less than \$500 were rated using a \$500 deductible.

For new policies, EIC does not insure single family homes valued at less than \$150,000 in counties: San Diego, Orange, Riverside, San Bernardino, Los Angeles, Ventura, Sacramento, Placer, El Dorado, San Francisco, San Mateo, Alameda, Contra Costa, Santa Clara, Santa Cruz, Monterey, Marin, Sonoma, and Napa. For all other counties Glens Falls does not insure single family homes valued at less than \$125,000.

EIC does not insure homes, condos, or renters located in protection class 9 or higher.

For new policies, EIC does not offer coverage for condos or renters with contents valued at less than \$40,000.

Farmers

All examples were rated using our preferred company, Fire Insurance Exchange. Examples 1-12 were rated as special form policies, example 13 as a townhouse/condo policy and example 114 as a renters policy. No rates were given for examples 12-14 as we no longer write earthquake policies. EQ policies writes under the CEA (California Earthquake Authority).

Fidelity National

Risks not applicable: - Age of home > 60
- Homes within an area with protection class 9 & 10

Deviations: - \$2,500 Deductible not available. \$3,000 used instead.
- 10% Credit on burglar alarm, fire alarm and dead bolt locks is part of package that should have all three components.

Other discounts: - 10% Credit for use of common construction material.

Company does not write Earthquake for Tenant.

Fireman's Fund

We no longer offer HO-3, HO-4 or HO-6 policies in CA.

We only offer our independently filed Prestige Home products for all Homeowners, Condo and Tenant business.

Our Prestige Home Standard Dwelling, and Prestige Home Premier Condo and Tenant products are rated in this document.

Our Prestige Home Standard product includes Coverage C at 70%, which may not be reduced to 50%.

Our Prestige Condo product includes unlimited Coverage D, which may not be reduced to 40%.

First American Specialty

Example #13 - Rated w/\$500 deductible. \$250 deductible not offered

Example #14 - N/A. No HO-4 program

Example #15 - HO-3 Earthquake rate = \$7.50 per \$1,000

Example #16 - HO-6 Earthquake rate = \$6.00 per \$1,000

Example #17 - N/A. No HO-4 program

150% Replacement Cost - Dwelling included at no charge

New Home Credit range = 2-25%

Geovera

Example 15: Rates are for GeoVera's Standard product which provides a Combined Single Limit of coverage for Dwelling, Contents (\$5,000 maximum), and Loss of Use (\$1,500 maximum). The deductible is 15% of the Combined Single Limit. The rates provided contemplate a home built 1942 or later.

Surcharges apply for homes built prior to 1942. Additionally, debits and credits are applied based on the construction features of the risk.

Example 16: GeoVera does not have a special condominium product, but will write the Standard product for condominium risks. (see rate explanation in #15)

Example 17: Tenant policy rates are the same as the rates for GeoVera's Standard product. The amount of insurance is \$6,500 (comprised of a \$5,000 Contents limit and a \$1,500 Loss of Use limit). The deductible is \$750. The minimum premium is \$100.

Examples 15, 16, 17: GeoVera does not currently offer Standard product new business quotes in the following 5 counties: Los Angeles, Ventura, Alameda, San Mateo, and Santa Clara. Homes in these counties may be eligible for our more broad Comprehensive policy; however, the rates provided for this comparison are the BASIC (Standard product) rates as requested and are used for renewal quotes in these counties.

Examples 15, 16: GeoVera also writes a Comprehensive product which provides more broad coverage than the Standard product as well as deductible choices ranging from 10% to 25%.

Example 15, 16, 17: Losses to dwelling and personal property are settled at replacement cost as part of the policy (this is not an optional coverage). Replacement cost settlement is subject to some provisions as described in the actual policy form.

Grange

All examples stating that \$250 deductibles be entered were calculated using \$500 instead.

Example 13a,b: For all Condominium policies (HO-6), there is a \$75,000 minimum coverage level.

Example 14a,b,c: For all tenant policies (HO-4), there is a \$30,000 minimum coverage level.

Hartford

Premium-Rates sheet

- Examples 1-14

Domestic Workers Compensation Coverage (\$5 premium) has been included.

- Example 14a

The Hartford's HO-4 policy minimum Coverage C amount is \$15,000.

Credits-Options sheet

- \$100 Deductible Buyback Option is available only for policies written prior to 7/1/96.

- Other Available Credits or Discounts

Renewal Credit 5%, Limited Access Credit 10%

Homesite

Superior Construction Credit - 15%

Horace Mann

Coverages C & D for Homeowners are 60% of Coverage A.

Homeowners rates are quoted at a \$750 deductible unless the deductible selected is higher than \$750.

A Federal Flood Insurance Program Credit is available.

A Home Buyer Loyalty Credit is available for Condo and Renters policies that convert to a Homeowners policy.

Earthquake rates are based on the age of the home. The rates used in this comparison are for homes built after 1990. For a home built from 1979 to 1990, the rates would be increased by approximately 13%. For a home built prior to 1979, the rates would be increased by approximately 43%.

For Condo and Renters policies, we provide \$5,000 of Earthquake coverage at the rate shown.

Kemper Independence

Deadbolt locks part of a safety package also requiring a smoke detector and fire extinguisher.

Local burglar alarm discount is applicable only if home does not qualify for resident safety package.

Local fire alarm discount is applicable only if home does not qualify for resident safety package.

Note: EQ rates are price per thousand.

Example 13 (Condos): We do not write multi-family buildings with 6+ units.

Multi-policy discount of 13% is for HO-3 only. EQ rates do not receive the discount. HO-4 and HO-6

receive a discount as well, but receive additional coverage that negates the difference in premium

New Home discount is for current year construction. Discount gradually decreases as home ages.

Liberty Mutual

Inflation Protection	3%
Insurance to Value	6%
\$500 Deductible on HO-3 Form	Max Credit \$300, 10%
\$1000 Deductible on HO-3 Form	Max Credit \$700, 20%
\$2500 Deductible on HO-3 Form	Max Credit \$1000, 30%
\$500 Deductible on Tenant and Condo Form	15%
\$1000 Deductible on Tenant and Condo Form	35%
\$2500 Deductible on Tenant and Condo Form	40%
Expense Fee	\$38
Workers Compensation Coverage	

Merced Mutual

Merced Mutual Insurance Company does not have rates established in all of the counties of California. When the company was originally established in 1906, it was a County Mutual permitting the company to insure properties located only within Merced county and its surrounding contiguous counties. We converted to a General Mutual Charter in 1983, however the company operations haven't expanded a great deal geographically since the conversion. Rates have been established only for counties located within the San Joaquin and Sacramento Valleys.

Example 1, Example 2, Example 3, Example 4, Example 6, Example 13a, 13b, 13c and Example 14a, 14b, 14d and 14e have all been rated with a \$500 deductible due to this being our minimum deductible. We are no longer offering a \$250 deductible.

Company also offer a Renewal Credit. The insured receives a 1% credit per year with a maximum of 5% credit.

Mercury

Example 13a was not completed due to Coverage C limit of \$25,000 not being available.
Example 14a was not completed due to Coverage C limit of \$10,000 not being available.
Examples 1 through 12 were rated with a Coverage C limit equal to 70% of Coverage A because this is the minimum amount available.
Examples 1 through 12 were rated to include \$15,000 in Building Code Costs Coverage.
Other credits available include a Renewal Discount, Credit for Excluding Dog Liability and Optional Higher Deductible Credits.

Metropolitan Direct

Example 12 displays rates for a \$1000 deductible. A \$2500 deductible is not available.

Example 15 shows the Earthquake rates per \$1,000 of coverage for a FRAME structure. This is Limited Earthquake coverage, with Loss of Use limited to \$1,500 and coverage for Contents limited to \$5,000. Coverage for Contents is applicable only if damage to the Dwelling meets or exceeds the 15% deductible.

Examples 16 and 17 show the Earthquake rate per \$1,000 of coverage for a Frame structure. The deductible for the rates shown is 15%, subject to a \$250 minimum.

The minimum amount of coverage for Renters and Condo is \$5,000.

Midstate

Loss of Use is at 30% of Coverage A

Mid-State does not offer Condominium Unit owners or tenants insurance

New Home Credit : <u>Age</u>	<u>Credit</u>
1	20%
2	17%
3	14%
4	11%
5	8%
6	5%
7	2%

Nationwide

Homeowner Policy

- * Contents coverage is 55% of Dwelling amount, includes Actual Cash Value on Contents.
- * Additional Living Expenses 100% of Dwelling amount.
- * Policy includes Extended Theft coverage.
- * Policy includes 100% Replacement Cost on Dwelling.
- * Nationwide allows premium credits for Age of Construction for dwellings up to 6 years old.
- * Nationwide does not surcharge for older homes.

Condominium Policy

- * Additional Living Expenses 100% of Personal Property coverage.
- * Policy includes Replacement Cost on Contents.

Tenant Policy

- * Policy includes Replacement Cost on Contents (except for 14a, which does not meet the minimum amount requirements.)

Earthquake Premium (Examples 15, 16 and 17)

Earthquake Premiums for Condominium and Tenant are charged a "Flat Annual Rate" instead of a Per Thousand Rate.

- Flat Rates are separated into two categories; Frame and All Other. Rates provided are for Frame.

Oregon Mutual

Credits & Options Remarks:

New Home Credits are applied as : 14% for 0-3 yr old homes; 12% for 4yr old home; 10% for 5 yr old; 8% for 6 yr old; 6% for 7 yr old; 4% for 8 yr old; 2% for 9 yr old home.

Earthquake retrofitted structures will be rated as post 1975 and given a factor multiplier of 1.00.

5% credit for smoke detector on every floor, fire extinguisher, dead-bolt locks on all exterior doors.

Renewal credit offered for 4th renewal at 2%; 5th renewal 4%; 6th renewal 6%; 7th renewal 8%; and 8th or more renewal at 10%.

Deductible credits for \$250 at 110%; \$1,000 at 12% (max. of \$325); and \$2,500 at 34% (max \$1,000) for forms 1,3, and 5. Forms 4 and 6 credits for \$250 at 110% and \$1,000 at 12% (max. of \$325).

Example 16 Condo. Condos can purchase up to \$25,000 of Coverage A, there is no Coverage B, there is \$5,000 of Coverage C, \$1,500 of Coverage D, and \$10,000 loss assessment coverage.

Example 17 Renters: Renters can purchase up to \$5,000 of Coverage C and \$1,500 of Coverage D.

We did not include the CIGA Surcharge since this was effective only for the year 2003.

Pacific Property and Casualty

Since we do not offer a \$250 or \$500 deductible option, Examples 1, 2, 3, 4, 5, 6, 7, 8, 10, 13 and 14 were calculated using a \$1,000 deductible.

In Example 12 the rates were calculated using a \$2,000 deductible since the \$2,500 option was not offered.

In Example 16 the rate per thousand of coverage A is shown. The final premium would be the rate per thousand plus the amount per 5,000 Earthquake rate shown in Example 17.

In Example 17 rates shown are for 5,000 as that is the only limit available.

Other discounts - We offer a Tri-Line Client discount which is a 15% discount on the homeowner premium, excluding earthquake premium when the customer has auto and life insurance with our companies that meet specified criteria.

Pacific Select

Example 15: Rates are for Pacific Select Property's Security EQ Protector product which provides Dwelling coverage, Contents coverage up to a limit of \$5,000, and Loss of Use coverage up to a limit of \$1,500. The deductible is 15% of Coverage A. Coverage D is not subject to the deductible. The rates provided contemplate a home built 1973 or later. Surcharges apply for homes built prior to 1973.

Example 16: Rates are for Pacific Select Property's Condo EQ Protector product which provides a flat \$25,000 for Coverage A, Contents (Coverage C) between 25K-500K, Loss of Use (Coverage D) up to \$2,500, and Loss Assessment (Coverage F) up to \$5,000. The deductible is 10% for Coverages A, C, F. Coverage D is not subject to a deductible. The rates provided contemplate a condominium built 1960 or later. Surcharges apply for condominiums built prior to 1960.

Example 17: Rates are for Pacific Select Property's Tenant EQ Protector product which provides Contents coverage and up to \$1,500 Loss of Use coverage. A 15% deductible applies to Coverage C. Coverage D is not subject to a deductible. The rates provided contemplate a home built 1973 or later. Surcharges apply for homes built prior to 1973.

Example 15: Pacific Select Property does not currently offer Security EQ Protector product new business quotes in the following 5 counties: Los Angeles, Ventura, Alameda, San Mateo, and Santa Clara. Homes in these counties may be eligible for our more broad Premier EQ Protector product; however, the rates provided for this comparison are the BASIC (Security EQ Protector product) rates as requested and are used for renewal quotes in these counties.

Example 15: Pacific Select Property also writes the Premier EQ Protector product which provides more broad coverage than the Security EQ Protector product as well as deductible choices ranging from 10% to 15%.

Example 15, 16, 17: Losses to dwelling and personal property are settled at replacement cost as part of the policy (this is not an optional coverage). Replacement cost settlement is subject to some provisions as described in the actual policy form.

Pacific Specialty

The program the examples are rated under has a Contents Replacement Cost as included. Therefore a 5% credit is available if the insured request ACV for Contents.

Our Newer home credit varies from 21% to 12% on our HO-3 program, based upon age of property.

Condominiums (Example 13) is rated with one unit as we do not write 6+ units

Tenant (Example 14) is rated with one unit as we do not write 6+ units

Earthquake for Homeowners (Example 15) is a rate/1000 on our HO-3 Policies.

Earthquake for Condominium/Townhome (Example 16) is a rate/1000 on our HO-6 Policies.

Earthquake for Tenant (Example 17) is a rate/1000 on our HO-4 Policies.

Safeco

Example 15 - Rates per thousand with 15% deductible

Example 16 - Rates per thousand with 15% deductible

Example 17 - Rates per thousand with 15% deductible

State Farm

Coverage C - Contents (50%) - Examples 1-12, we provide 75% contents

Coverage D - Additional Living Expense (20%) - Actual loss sustained (within 24 months)

Example 12 - \$3000 deductible was used; we do not offer \$2500 deductible

Sutter

Example 1a through 1g based on 85,001 of coverage A. Minimum coverage offered in this program.

Example 1a through 1g based on \$1000 deductible. This is the minimum deductible allowed on this program.

Examples 4 a-g & Example 5 a-g all based on \$1000 deductible.

Example 13 a-g is not offered thru this company

Example 14 is not offered thru this company

Example 16 is not offered thru this company

Example 17 is not offered thru this company

Example 15 based on 7.5 %

Credits On Claim free renewals start @5% one year, 10% for Two years claims free & 15% for 3 yrs. Claims free credit - 3 Year maximum.

Tokio Marine

Example 12 - The maximum deductible that we offer is \$1,000.

Example 14a - The minimum premium we offer is \$12,000.

1. Prop 103 Deviation - 20% credit
2. Deductible Credits:
 - a) Homeowners (HO3)
 - \$250 deductible - 10% credit
 - \$500 deductible - 20% credit
 - \$1,000 deductible - 30% credit
 - b) Condominium (HO6)
 - \$250 deductible - 10% credit
 - \$500 deductible - 20% credit
 - \$1,000 deductible - 30% credit
 - c) Tenants (HO4)
 - \$500 deductible - 20% credit
 - \$1,000 deductible - 30% credit
- New Home Credits - 0-5 yrs = 20% credit, 6yrs = 18% credit.
- Automatic Sprinklers - all areas 13% credit, limited areas 8% credit.
- Fire Resistive Roof - 15% credit from the masonry base premium.

Topa

Examples 1, 2, 3, 4 and 6 rated using lowest deductible of \$500.
Examples 12 rated using \$2000 deductible - highest deductible available.
Examples 1 through 12 not rated for 70 year old dwellings - not eligible under program.
Examples 13 and 14 not rated - coverage not available.
Example 15 is a rate per thousand for dwelling built 1950 and after. EQ rate vary by age.
Examples 16 and 17 are not applicable.

Travelers

Other available credits:
Homeowners Association Credit
Safety Seminar

Risks f-g - assumed roof and heating were replaced within past 25 years
"Risk g - assumed building was retrofit".

An additional \$8 workers comp premium applies to all premium displayed.

Unigard

Our Base Policy Structure:
Coverage A - Dwelling (100%)
Coverage B - Other Structures (10%)
Coverage C - Personal Property (50% - No Personal Property Replacement Cost)
Coverage D - Additional Living Expense (50%)
**Examples 1 - 12

- a. A 20% year of construction credit applies
- b. A 14% year of construction credit applies
- c. A 8% year of construction credit applies
- d. - f. No credit or surcharge applies
- g. A 10% year of construction surcharge applies

**Examples 5, 7, 8 & 10
A 10% Deductible credit applies
**Examples 9, & 11
A 23% Deductible credit applies
** Example 12

A 30% Deductible credit applies

****Examples 14a**

Value of requested content limit is below our minimum, therefore we did not quote

****Example 15**

Our homeowner earthquake rates are based on the construction type and age of dwelling:

0 - 25 years old, 26 - 40 years old and homes over 41 years old. The rates used for this example are based on the rate per \$1,000 for a frame home, 0-25 years old

****Example 16**

Our Condo policy automatically includes \$5,000 for Coverage A - Dwelling. Therefore, our earthquake coverage provides for \$5,000 for Coverage A and \$5,000 for Coverage C. Rate for Earthquake on Condos is

based on the age of dwelling and construction type. The Earthquake premium for Example 16 is a combination of a flat rate for \$5,000 Contents and a rate per thousand times five for \$5,000 Coverage A

****Example 17**

The only EQ limit available for our Tenant policy is Contents of \$5,000. The premium shown for this example is a flat rate based on the EQ Zone for the ZIP Code for \$5,000 Coverage C.

USAA

Company does not write a Tenant Policy. We write a Renters Policy which provides Earthquake coverage in the policy. Therefore, no additional premium charge is required to add Earthquake coverage to a Renters Policy. A 15% deductible applies to Earthquake losses.

USAA Group Property & Casualty Insurance is generally available only to active duty U. S. military personnel and their families.

Valley

Example 1-12 : All examples are rated with a contents (coverage C) at 70% of the Coverage A limit, as opposed to the specified 50% indicated in the call. Our Company is filed with a minimum contents percentage of 70% of Coverage A limits for HO-3 policies

Example 13a: We did not provide a premium results for this example as the content coverage of \$25,000 is less than our filed Minimum contents limit (\$30,000) for HO-6 policies.

Example 14(a-c): We did not provide premium results for these examples as they all had limits listed that are lower than our filed minimum contents limit (\$30,000) for HO-4 policies

Vesta Fire

Examples 1a-1g: Do not write homes having Coverage A amounts less than \$100,000.

Examples 2a-2g: Do not offer a \$250 deductible -- rated using a \$500 deductible.

Examples 3a-3g: Do not offer a \$250 deductible -- rated using a \$500 deductible.

Examples 4a-4g: Do not offer a \$250 deductible -- rated using a \$500 deductible.

Examples 6a-6g: Do not offer a \$250 deductible -- rated using a \$500 deductible.

Examples 13a-13e: Do not offer Condominium (HO-6) Form.

Examples 14a-14e: Do not offer Tenant (HO-4) Form.

Example 15: Assumes the structure was built in 1973 or later. Structures built prior to 1973 have different rates.

Example 16: Do not offer Earthquake coverage on a Condominium (HO-6) Form (see Example 13).

Example 17: Do not offer Earthquake coverage on a Tenant (HO-4) Form (see Example 14).

To receive Central Station or Police Station Alarm credits, the insured must have both Burglar and Fire Alarm systems (only one system does not qualify the insured for this credit).

The 10% Comprehensive Earthquake deductible applies to Coverages A through D individually.
Comprehensive Earthquake coverage is not available on homes built prior to 1937.

Wawanesa

Dwelling examples include 150% Extended Replacement Cost on Dwelling and Replacement Cost on Contents.
Condo examples include Replacement Cost on Contents and Coverage D Limit of Actual Sustained Loss Up to 12 Months.
Examples 11 and 12 are ineligible as the Coverage A limits exceed our maximum \$400,000 Dwelling Limit.
Example 14 is ineligible as we do not write a Tenants/Renters policy.

Additional Discounts:

Condo: Secured Building 2%

Secured Building with 24 hour guard 5%

Earthquake Coverage and Premiums:

We do not participate in California Earthquake Authority, however, we adopted the identical CEA rates per \$1,000 coverage both in Homeowners and Condo. The rating structure cannot be entered and formatted as required by the survey so we were instructed to leave questions 16 and 17 in the Company Info and Examples 15 and 16 in the Premiums-Rates sections blank. Our rate for each example would be identical to the CEA.

On a Homeowners Policy our maximum Earthquake Coverage Limits are as follows:

Coverage A \$400,000, Coverage C \$5,000 and Loss of Use \$1,500.

On a Condo Policy our maximum Earthquake Coverage Limits are as follows:

Coverage A \$50,000, Coverage C \$5,000 and Loss of Use \$1,500.

Western Mutual

Company does not write Tenant or Condo.

Examples 1-11 include a New Home Credit on homes built within the last 10 years.
Since we do not offer a \$2500 deductible, we could not rate Example 12.

Western Mutual Insurance Group consists of Western Mutual and Residence Mutual, who write new business and renewals at identical rates.

Workmen's Auto

Example 1-3 (c-g): Coverage A may not be less than \$150,000 unless built within the last 5 years

Example 4-10 (g): Age of home must be 50 years or less

Example 11-12 (a-g): Coverage A may not exceed \$400,000

Example 13 (a): Coverage C may not be less than \$50,000

Example 14 (a): Coverage C may not be less than \$25,000

Example 15-17: Earthquake coverage is made available through the CEA.